

Business Practices and Consumer Protection Regulation

Purpose

To assist interest-holders with understanding amendments to the *Business Practices and Consumer Protection Act* and associated regulations.

Disclaimer

The **red text below** indicates amendments replacing text with ~~strikethroughs~~, effective August 1, 2026.

Business Practices and Consumer Protection Regulation

Part 1 — Interpretation

Definition

1 In this regulation, "**Act**" means the [Business Practices and Consumer Protection Act](#).

Spouses

2 Persons who live together in a marriage-like relationship are spouses for the purposes of the Act.

Part 1.1 — Unfair Practices

Low value claim

2.1 For the purposes of the definition of "low value claim" in section 14.4 (1) [~~dispute resolution and class proceeding term or acknowledgment inoperative – low value claim~~] of the Act, the prescribed amount is \$5 000, exclusive of interest and any costs, fees, expenses or charges in relation to a dispute respecting the low value claim.

Part 2 — Administrative Penalties

Prescribed provisions of the Act — contraventions relating to disclosure

3(1) For the purposes of section 164 (1) (a) and (5) (a) [~~administrative penalties~~] of the Act, the following provisions of the Act are prescribed:

~~(a) section 19 [required contents of direct sales contract, future performance contract and time share contract];~~

(a) section 18.2 [contract contents];

(b) section 20 (2) *[supplier to give copy of direct sales contract];*
(c) section 23 (2) *[required contents of future performance contract];*

(c) Repealed

(d) section 23 (3) *[supplier to give copy of future performance contract];*
(e) section 24 (1) *[required contents of continuing services contract];*
(f) section 26 (1) *[supplier to give copy of time share contract];*
(g) section 34 (1) *[required contents of funeral contract];*
(h) section 34 (2) *[supplier to give copy of funeral contract];*
(i) section 34 (3) *[supplier to inform consumer of substitution regarding funeral contract];*
(j) section 36 (1) *[required contents of preneed cemetery or funeral services contract];*
(k) section 36 (2) *[supplier to give copy of preneed cemetery or funeral services contract];*
(l) section 37 *[special provisions for right of interment];*
(m) section 43 (1) *[required contents of interment right contract];*
(n) section 43 (2) *[supplier to give copy of interment right contract];*
(o) section 46 (2) *[disclosure of information];*

(o) Repealed

(p) section 47 (2) *[disclosure of information for distance sales contract in electronic form];*
(q) section 48 (1) *[supplier to give copy of distance sales contract];*
(r) section 48 (2) *[required contents of distance sales contract];*
(s) section 62 (2) *[disclosure of interest-free or grace period in advertisements];*
(t) section 62 (3) *[disclosure respecting grace period in advertisements];*
(u) section 76 (1) *[invitation to defer payment];*
(v) section 89 (1) *[disclosure regarding mortgage loan renewals];*
(w) section 89 (2) (a) *[disclosure statement — mortgage loan renewals];*
(x) section 89 (4) *[revised disclosure statement — mortgage loan renewals].*

(2) A supplier is prescribed as subject to the imposition of an administrative penalty for a contravention of a provision referred to in subsection (1) (a), (c), (e), (a), (e), (g), (i), (j), (l), (m) and (r).

(3) A credit grantor is prescribed as subject to the imposition of an administrative penalty for a contravention of the provision referred to in subsection (1) (s).